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AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. An integrated electronic credit application, contracting and securitization system comprising:

one or more funding sources;

a credit application information entry and application routing system for providing a credit application containing application information of an applicant and for selectively forwarding said credit application to said one or more funding sources for approval to provide an approved credit application;

an eContracting system for interacting with said credit application information entry and application routing system to use at least some of said application information from said approved credit application to provide an electronic contract between at least said applicant and a selected one of said funding sources; and

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an eDocument storage system for storing and retrieving said electronic contract and maintaining the integrity of said at least some of said application information and electronic contract information contained therein thereby providing irrevocable proof of the authenticity of said electronic contract.

2. The integrated system as in claim 1 wherein said credit application information entry and application routing system further comprises at least one application entry and display device and said eContracting system provides on said application entry and display device an electronic contract form having at least one first data field containing at least a portion of said application information and at least one second data field for entry of electronic contract information by said applicant.
3. The integrated system as in claim 2 wherein said integrated system further comprises a storage medium and said eContracting system further stores in said storage medium at least a partially completed electronic contract.
4. The integrated system as in claim 2 wherein said eContracting system further provides on said least one application entry and display device tracking and status information about said electronic contract.
5. The integrated system as in claim 2 wherein said eContracting system forwards at least said electronic contract information to said selected funding source for

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verification purposes and receives a funding source verification message from said selected funding source.

6. The integrated system as in claim 5 wherein said verification message comprises funding source edits.
7. The integrated system as in claim 5 wherein said eContracting system further prevents access by said applicant to said electronic contract information until receipt of said funding source verification message.
8. The integrated system as in claim 5 wherein said eContracting system further provides said verification message on said at least one application entry display device.
9. The integrated system as in claim 2 wherein said eContracting system provides on said on said at least one application entry display device error information associated with the processing of said electronic contract.
10. The integrated system as in claim 2 wherein said integrated system further comprises at least one electronic signature device and wherein said eContracting system captures an electronic signature of at least said applicant of said electronic contract using said electronic storage device.
11. The integrated system as in claim 2 wherein said eContracting system selectively forwards said electronic contract information to another of said one or more funding sources for funding.

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12. The integrated system as in claim 10 wherein said credit application information entry and application routing system further comprises a printing device and wherein, prior to sending said electronic contract to said selected funding source for funding, said eContracting system force prints a copy of said electronic contract on said printer for said applicant to review.
13. The integrated system as in claim 2 wherein said integrated system comprises a second storage medium and wherein said eDocument storage system receives and stores in said second storage medium said electronic contract for a predefined period of time.
14. The integrated system as in claim 13 wherein said second storage medium is a database.
15. The integrated system as in claim 13 wherein said eDocument storage system retrieves said stored electronic contract from said second storage medium and displays said stored electronic contract having an "original" or "copy" designation on said at least one application entry and display device.
16. The integrated system as in claim 15 wherein said eDocument storage system retrieves said stored electronic contract from said second storage medium and prints said stored electronic contract having said "original" or "copy" designation on said printing device.
17. The integrated system as in claim 13 wherein said eDocument storage system provides for at least one authorized user of said eDocument storage system and

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maintains in said second storage medium user permissions data of said at least one authorized user.

18. The integrated system as in claim 17 wherein said authorized user comprises at least one party to said electronic contract.

19. The integrated system as in claim 18 wherein said authorized user comprises an agent of said at least one party to said electronic contract.

20. The integrated system as in claim 13 wherein said eDocument storage system tracks and stores in said second storage medium access and usage information about said eDocument storage system.

21. The integrated system as in claim 13 wherein said integrated system comprises a registry and said eDocument storage system stores electronic contract ownership information in said registry.

22. The integrated system as in claim 21 wherein said eDocument storage system displays said registry on said at least one application entry and display device.

23. A method in an integrated electronic credit application, contracting and securitization system, comprising the steps of:

receiving credit application information of an applicant;

selectively forwarding said credit application to one or more funding sources for approval to provide an approved credit application;

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processing electronic contract information and at least some of said application information from said approved credit application to provide an electronic contract between at least said applicant and a selected one of said funding sources; and;

storing and retrieving said electronic contract and maintaining the integrity of said at least some of said application information contained in the electronic contract thereby providing irrevocable proof of the authenticity of said electronic contract.

24. The method as in claim 23 further comprising the step of providing on at least one application entry and display device an electronic contract form having at least one first data field containing at least a portion of said application information and at least one second data field for entry of electronic contract information by said applicant.
25. The method as in claim 24 further comprising the step of storing in a storage medium at least a partially completed electronic contract.
26. The method as in claim 24 further comprising the step of providing on said least one application entry and display device tracking and status information about said electronic contract.

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27. The method as in claim 24 further comprising the step of forwarding at least said electronic contract information to said selected funding source for verification purposes and receiving a funding source verification message from said selected funding source.
28. The method as in claim 27 wherein said verification message comprises funding source edits.
29. The method as in claim 27 further comprising the step of preventing access to said electronic contract information by said applicant until receipt of said funding source verification message.
30. The method as in claim 24 further comprising the step of providing said verification message on said at least one application entry display device.
31. The method as in claim 24 further comprising the step of providing on said on said at least one application entry display device error information associated with the processing of said electronic contract.
32. The method as in claim 24 further comprising the step of capturing an electronic signature of at least said applicant of said electronic contract using an electronic signature device.
33. The method as in claim 24 further comprising the step of selectively forwarding said electronic contract information to another of said one or more funding sources for funding.

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34. The method as in claim 24 further comprising the step of, prior to sending said electronic contract to said selected funding source for funding, printing a copy of said electronic contract on a printing device for said applicant to review.
35. The method as in claim 24 further comprising the steps of receiving and storing in a second storage medium said electronic contract for a predefined period of time.
36. The method as in claim 35 wherein said second storage medium is a database.
37. The method as in claim 35 further comprising the steps of retrieving said stored electronic contract from said second storage medium and displaying said stored electronic contract having an "original" or "copy" designation on said at least one application entry and display device.
38. The method as in claim 37 further comprising the step of printing said stored electronic contract having said "original" or "copy" designation on said printing device.
39. The method as in claim 35 further comprising the steps of providing for at least one authorized user of said system and maintaining in said second storage medium user permissions data of said at least one authorized user.
40. The method as in claim 39 wherein said authorized user comprises at least one party to said electronic contract.
41. The method as in claim 39 wherein said authorized user comprises an agent of said at least one party to said electronic contract.

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42. The method as in claim 35 further comprising the steps of monitoring access to said electronic contract stored in said storage medium.
43. The method as in claim 35 further comprising the steps of providing and storing electronic contract ownership information in a registry.
44. The method as in claim 43 further comprising the step of displaying said registry on said at least one application entry and display device.
45. A program storage device readable by a machine, tangibly embodying a program of instructions executable by the machine to perform method steps for electronic credit application processing, contracting and securitizing, said method steps comprising:

receiving credit application information of an applicant;

selectively forwarding said credit application to one or more funding sources for approval to provide an approved credit application;

processing electronic contract information and at least some of said application information from said approved credit application to provide an electronic contract between at least said applicant and a selected one of said funding sources; and;

storing and retrieving said electronic contract and maintaining the integrity of said at least some of said application information contained therein thereby providing irrevocable proof of the authenticity of said electronic contract.

46. The program storage device as in claim 45 wherein the method steps further comprise providing on at least one application entry and display device an electronic contract form having at least one first data field containing at least a portion of said application information and at least one second data field for entry of electronic contract information by said applicant.
47. The program storage device as in claim 46 wherein the method steps further comprise storing in a storage medium at least a partially completed electronic contract.
48. The program storage device as in claim 46 wherein the method steps further comprise providing on said least one application entry and display device tracking and status information about said electronic contract.
49. The program storage device as in claim 46 wherein the method steps further comprise forwarding at least said electronic contract information to said selected funding source for verification purposes and receiving a funding source verification message from said selected funding source.
50. The program storage device as in claim 49 wherein said verification message comprises funding source edits.

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51. The program storage device as in claim 49 further comprising preventing access to said electronic contract information by said applicant until receipt of said funding source verification message.
52. The program storage device as in claim 49 wherein the method steps further comprise providing said verification message on said at least one application entry display device.
53. The program storage device as in claim 46 wherein the method steps further comprise providing for at least one authorized user of said system and maintaining in said second storage medium user permissions data of said at least one authorized user.
54. The program storage device as in claim 46 wherein the method steps further comprise capturing an electronic signature of at least said applicant of said electronic contract using an electronic signature device.
55. The program storage device as in claim 46 wherein the method steps further comprise selectively forwarding said electronic contract information to another of said one or more funding sources for funding.
56. The program storage device as in claim 54 wherein the method steps further comprise the step of, prior to sending said electronic contract to said selected funding source for funding, printing a copy of said electronic contract on a printing device for said applicant to review.

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57. The program storage device as in claim 46 wherein the method steps further comprise receiving and storing in a second storage medium said electronic contract for a predefined period of time.
58. The program storage device as in claim 57 wherein said storage medium is a database.
59. The program storage device as in claim 57 wherein the method steps further comprise the steps of retrieving said stored electronic contract from said second storage medium and displaying said stored electronic contract having an "original" or "copy" designation on said at least one application entry and display device.
60. The program storage device as in claim 59 wherein the method steps further comprise the step of printing said stored electronic contract having said "original" or "copy" designation on said printing device.
61. The program storage device as in claim 57 wherein the method steps further comprise the steps of providing and maintaining in said second storage medium user permissions data of an authorized user of said integrated system.
62. The program storage device as in claim 61 wherein said authorized user comprises at least one party to said electronic contract.
63. The program storage device as in claim 62 wherein said authorized user comprises an agent of said at least one party to said electronic contract.

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64. The program storage device as in claim 12 wherein the method steps further comprise monitoring access to said electronic contract stored in said storage medium.
65. The program storage device as in claim 57 wherein the method steps further comprise the steps of providing and storing electronic contract ownership information in a registry.
66. The program storage device as in claim 65 wherein the method steps further comprise the step of displaying said registry on said at least one application entry and display device.

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